

Application number: 09/396005

Art Unit: 3621

Applicant: Khai Hee Kwan

Examiner: Evens Augustin

Title: Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

### CLAIMS

1-12. ( Cancelled)

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13.(Currently Amended) ~~In an Internet system having a plurality of computers connected by a network, An~~ a user to user payment method ~~executable at a host server having a database to transfer stored funds in any currencies over a network under payer's control,~~ comprising:

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providing an Internet System connected to a host server having a database to transfer stored funds in any currencies over said network, said method executable at said host server comprising:

15     prompting payer to input payer's account identifier and password;

authenticating the payer's account identifier and password for validity;

prompting the payer to input payee's account identifier and fund transfer information;

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receiving said payee's account identifier and said fund transfer information;

upon authenticating the payee's account identifier, instantly crediting the fund to the payee's account upon determining balance in the database associated with the payer

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account identifier and password is more than the fund for transfer;

instantly debiting the balance associated with the payer's account identifier and password in the database with said fund transferred to said payee's account;

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whereby said stored fund is deposited from a prepaid card into an account linked to an user created identifier; and

- 5    whereby said transfer is made without interacting with said payee and independently of said prepaid card.

14. (Previously Presented) The method of Claim 13 includes a step of storing and linking  
10    prepaid card amount to an user account identifier in the host server over a network comprising:

prompting user to enter security code associated with the prepaid card;

- 15    receiving the security code;

determining the security code is valid;

determining any account identifier is associated with the security code;

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upon determining there is no account identifier associated with said code then prompt said user to enter an user account identifier, password, storage period and currency to be stored;

- 25    receiving said user account identifier, password, storage period and currency as inputted by said user;

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determining said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

calculating stored value;

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output the stored value to said user;

upon determining said user account identifier, password combination is unique and the stored value is acceptable to said user then add said account identifier and password into

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database linked with the stored value amount;

upon determining said user account identifier, password combination is not unique and stored value is acceptable to said user then linked the stored value amount to said existing user account identifier and password in the database; and

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whereby upon completion of storing and linking said prepaid card is valueless.

15-25. ( Cancelled)

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26. (Previously Presented) The method according to Claim 14, wherein calculation of the stored value is based at least in part on the formula below:

Stored value = B \* D\* L \* C\* R

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Where B is face value of the prepaid card or floating balance whichever is less, D is a factor related to storage period, L is a factor related to value and loyalty of customer that is based on his/her past purchases of pre-paid cards, C is a factor related to cost of money and R is a factor related to flexibility in currency stored.

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27-32. ( Cancelled)

33. (Previously Presented) The method according to Claim 13 whereby said payer is  
5 unknown to said host server .

34. (Previously Presented) An Internet system for user to user fund transfer over a network comprising:

10 a host server having a database to transfer stored funds in any currencies under payer's control, wherein said server having a processor to execute program codes stored in a computer storage medium; and , wherein the program codes, further comprises:

code to prompt payer to input payer's account identifier and password;

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code to authenticate the payer's account identifier and password for validity;

code to prompt the payer to input payee's account identifier and fund transfer information;

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code to receiving said payee's account identifier and said fund transfer information;

code to authenticate the payee's account identifier and upon authentication, instantly crediting the fund to the payee's account upon determining balance in the database

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associated with the payer account identifier and password is more than the fund for transfer;

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code to instantly debiting the balance associated with the payer's account identifier and password in the database with said fund transferred to said payee's account;

whereby said stored fund is deposited from a prepaid card into an account linked to an  
5 user created identifier; and

whereby said transfer is made without interacting with said payee and independently of said prepaid card.

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35. (Previously Presented) The system of claim 34 wherein program code further comprising:

code to prompt user to enter security code associated with the prepaid card;

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code to receive the security code;

code to determine the security code is valid;

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code to determine any account identifier is associated with the security code;

code to prompt said user to enter an user account identifier, password, storage period and currency to be stored upon determining there is no account identifier associated with said security code;

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code to receive said user account identifier, password, storage period and currency as inputted by said user;

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code to determine said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

code to calculate stored value;

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code to output the stored value to said user;

code to add said account identifier and password into database linked with the stored value upon determining said user account identifier, password combination is unique and

10 the stored value is acceptable to said user;

code to link the stored value to said existing user account identifier and password in the database upon determining said user account identifier, password combination is not unique and stored value is acceptable to said user; and

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whereby upon completion of storing and linking said prepaid card is valueless.

36. (Previously Presented) The system of claim 35 wherein code to calculate the stored value is based at least in part on the formula below:

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Stored value =  $B * D * L * C * R$

Where B is face value of the prepaid card or floating balance whichever is less, D is a factor related to storage period, L is a factor related to value and loyalty of customer that is based on his/her past purchases of pre-paid cards, C is a factor related to cost of money and R is a factor related to flexibility in currency stored.

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37. (Cancelled)

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38. (Previously Presented) The system according to Claim 34 whereby said payer is unknown to said host server.

5 39. (Previously Presented) Computer executable software code stored on a computer readable storage medium, said codes when executed causing a host server having a database to transfer stored funds between users in any currencies over a network under payer's control comprising :

10 code to prompt payer to input payer's account identifier and password;

code to authenticate the payer's account identifier and password for validity;

code to prompt the payer to input payee's account identifier and fund transfer  
15 information;

code to receiving said payee's account identifier and said fund transfer information;

code to authenticate the payee's account identifier and upon authentication, instantly  
20 crediting the fund to the payee's account upon determining balance in the database associated with the payer account identifier and password is more than the fund for transfer;

code to instantly debiting the balance associated with the payer's account identifier and  
25 password in the database with said fund transferred to said payee's account;

whereby said stored fund is deposited from a prepaid card into an account linked to an user created identifier; and

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whereby said transfer is made without interacting with said payee and independently of said prepaid card.

- 5    40. (Previously Presented) According to Claim 39 wherein said software code further comprising :

code to prompt user to enter security code associated with the prepaid card;

- 10    code to receive the security code;

code to determine the security code is valid;

code to determine any account identifier is associated with the security code;

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code to prompt said user to enter an user account identifier, password, storage period and currency to be stored upon determining there is no account identifier associated with said security code;

- 20    code to receive said user account identifier, password, storage period and currency as inputted by said user;

code to determine said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

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code to calculate stored value;

code to output the stored value to said user;



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code to add said account identifier and password into database linked with the stored value upon determining said user account identifier, password combination is unique and the stored value is acceptable to said user;

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code to link the stored value to said existing user account identifier and password in the database upon determining said user account identifier, password combination is not unique and stored value is acceptable to said user; and

10 whereby upon completion of storing and linking said prepaid card is valueless.

41. (Previously Presented) According to Claim 40 wherein said code to calculate the stored value is based at least in part on the formula below:

15  $\text{Stored value} = B * D * L * C * R$

Where B is face value of the prepaid card or floating balance whichever is less, D is a factor related to storage period, L is a factor related to value and loyalty of customer that is based on his/her past purchases of pre-paid cards, C is a factor related to cost of money  
20 and R is a factor related to flexibility in currency stored.

42. (Cancelled)

43. (Previously Presented) According to Claim 39 whereby said payer is unknown to said  
25 host server.

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44. (Previously Presented) The method of Claim 13 includes providing at least one point of sale terminal adapted to issue by printing a receipt representative of the prepaid card having at least a serial number .

5 45. (Previously Presented) The system of Claim 34 includes at least one point of sale terminal adapted to issue by printing a receipt representative of the prepaid card having at least a serial number .

10 46. (Previously Presented) According to Claim 39 wherein said software code further comprising :

code to enable at least one point of sale terminal to be connected to said host server to issue by printing a receipt representative of the prepaid card having at least a serial number.

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47. (Cancelled)

48. (Previously Presented) A computer based method for person to person instantaneous fund transfer, the method comprising :

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providing a host server having a database to transfer stored funds;

using said stored funds in payer's account for transfer to payee whereby said account having a payer created identifier being different from source of funds;

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submitting said identifier for verification prior to a transfer and said transfer is instantaneously without interacting with said source of funds and said payee;

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whereby said stored funds is deposited without using said payer's bank account; and

whereby said payer and said payee are two different persons.

- 5     49. (Previously Presented) A system for person to person instantaneous fund transfer, the system comprising :

a host server having a database to transfer stored funds , wherein said server having a processor to execute program codes stored in a computer storage medium; and

- 10     wherein the program codes, further comprises:

code to transfer said stored funds in payer's account to payee whereby said account having a payer created identifier being different to source of funds;

- 15     code to submit said identifier for verification prior to transfer and said transfer is instantaneously without interacting with said source of funds and said payee;

whereby said stored funds is deposited without using said payer's bank account; and

- 20     whereby said payer and said payee are two different persons.

50. (Previously Presented) The method according to Claim 13 whereby said prepaid card is a cash card .

- 25     51. (Previously Presented) According to Claim 34 whereby said prepaid card is a cash card.

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52. (Previously Presented) According to Claim 39 whereby said prepaid card is a cash card.